

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Dan J. Staehle
 Maureen A. Staehle
 Debtors

Case No. 13-13948-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 13

Date Rcvd: Nov 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2018.

db/jdb +Dan J. Staehle, Maureen A. Staehle, 2536 Stoneybrook LN., Drexel Hill, PA 19026-1610
 13154787 +Brad J. Sadek, Esquire, Sadek & Cooper, LLC, 1315 Walnut Street, Suite 302, Philadelphia, PA 19107-4705
 13076209 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
 13711298 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047
 13160181 +JPMorgan Chase Bank, N.A., Attn: Correspondence Mail, 700 Kansas Lane, Monroe, LA 71203-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Nov 23 2018 22:53:04 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 23 2018 22:52:36 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 23 2018 22:52:56 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13067785 EDI: AIS.COM Nov 24 2018 03:53:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13100572 EDI: PRA.COM Nov 24 2018 03:53:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 13104681 EDI: Q3G.COM Nov 24 2018 03:53:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 13962786 EDI: Q3G.COM Nov 24 2018 03:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13265477 +EDI: NAVIENTFKASMSERV.COM Nov 24 2018 03:53:00 Sallie Mae, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13994612* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2018 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor PHH MORTGAGE CORPORATION paeb@fedphe.com
 ANDREW F GORNALL on behalf of Creditor JPMORGAN CHASE BANK, N.A. agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
 BRAD J. SADEK on behalf of Joint Debtor Maureen A. Staehle brad@sadeklaw.com, bradsadek@gmail.com
 BRAD J. SADEK on behalf of Debtor Dan J. Staehle brad@sadeklaw.com, bradsadek@gmail.com
 CELINE P. DERKRIKORIAN on behalf of Creditor JP Morgan Chase Bank ecfmail@mwc-law.com
 CHRISOVALANTE FLIAKOS on behalf of Creditor PHH MORTGAGE CORPORATION paeb@fedphe.com
 JEROME B. BLANK on behalf of Creditor Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc. paeb@fedphe.com
 JEROME B. BLANK on behalf of Creditor Federal National Mortgage Association paeb@fedphe.com
 JEROME B. BLANK on behalf of Creditor PHH MORTGAGE CORPORATION paeb@fedphe.com
 KEVIN T MCQUAIL on behalf of Creditor JP Morgan Chase Bank ecfmail@mwc-law.com
 MARIO J. HANYON on behalf of Creditor PHH Mortgage Corporation paeb@fedphe.com
 MARIO J. HANYON on behalf of Creditor PHH MORTGAGE CORPORATION paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

MARIO J. HANYON on behalf of Creditor Federal National Mortgage Association et al
paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor Federal National Mortgage Association paeb@fedphe.com
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 18

Information to identify the case:

Debtor 1 Dan J. Staehle
First Name Middle Name Last Name
Debtor 2 Maureen A. Staehle
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **13-13948-mdc**

Social Security number or ITIN **xxx-xx-1481**
EIN **-----**
Social Security number or ITIN **xxx-xx-5946**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dan J. Staehle

Maureen A. Staehle

11/22/18

By the court: Magdalene D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.